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Money Quality Conformity Control Organization
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Developer of BlockChain Zero One™
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An Invitation to the Secretary General (Chief Executive Officer (CEO)) of the United Nations in Matters of Non-Novel (Exact) Conformity Science & Trademark Originating “Principles of ‘BlockChain’”™

From MQCC Bungay International:
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Page 1/219

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TEACHING DICTIONARY™





A **Risk Prevention Notice** for
 Linguists, Lexicographers and
 Laypersons (*You*) in matters of
 Applied Non-Novel (exact)
 Conformity Science

ANOOP BUNGAY
 MQCC®








BLOCKCHAIN™

BITCOIN™ **BITMORTGAGE®**

LINGUISTIC SOCIETY OF AMERICA
 LINGUISTICS ASSOCIATION OF GREAT BRITAIN AND NORTHERN IRELAND (LAGB)
 DICTIONARY SOCIETY OF NORTH AMERICA (DSNA)
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- This is not a complete list of textbooks and writings.

17.1. What does this quanta of outreach and textbook publication tell you about Anoop Bungay?

“While Anoop Bungay might be unknown, Anoop Bungay has not remained quiet.”

18. Penultimately: the historical record will show the Court that Anoop Bungay presides over one or more for-profit, private (non-public) organizations (See AMICUS CURIAE); based in Canada and the United States.
19. Your consideration and acceptance of this Amicus Curiae is appreciated in advance; the Court needs to know that whatever people “think ‘crypto’ is”, is not consistent with the historical, unopposed, uncontested, insured, regulatory-integrated, commercialized, record. Failure to learn the historical precedents will continue to expose unsuspecting, everyday people to undue

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risk via exposure to inherent economic volatility borne of an absence of fit-for-function and fit-for-use. *Correct, proper and original* “crypto” is a mature, 22+ year old industry group; *experimental* “crypto” is a nascent industry group. The implications go beyond the Court and affect policy making, consumer protection and further beyond (meta).

Yours sincerely,

/s/

A. K. (Anoop) Bungay

PS: Judge Torres, for me, it is difficult to encapsulate 21+ years of history into one document. It has already been more than 17 days starting this Motion for you; the more I write, the more I want to include, so let me stop here. Please pardon any grammar, logic and vocabulary; Italian proverb: *“perfect is the enemy of good”*.

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MOTION TO LEAVE

1. Anoop K. Bungay (movant) respectfully moves for leave to file the accompanying amicus brief in support of neither the Defendants nor the Plaintiff.

2. The movant shall demonstrate that the parties, namely, Plaintiff: Securities and Exchange Commission (SEC); Defendant: Ripple Labs Inc., (RLI); are not capable of a full, adequate and historically correct presentation without necessary and sufficient consideration of certain “*prior art*” within the public domain and that movant could remedy this deficiency; movant possesses 22+ years of unique, high-value, real-world experience and perspective which could identify law, regulatory or procedural blindspots or arguments that might otherwise escape the Court's consideration; or the

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proposed amicus curiae brief otherwise would be of assistance to the Court because of actual or ostensible implications beyond the parties involved, including consumer protection, effective development of cross-cutting, pan-sector, public policy and technical assistance.

3. The Court's fair and reasonable independent research via search engine on the internet or into one or more World Intellectual Property Organization²⁶ (WIPO) or the United States (U.S./US) Department of Commerce, U.S. Patent and Trademark Office official websites, databases or intellectual property (IP) registers, will prove to the Court; **for over 22 years** (at least as early as August 14, 2001 to January 13, 2023), **Mr. Anoop Bungay of Calgary, Alberta, Canada,** through independent observation, discovery and

²⁶ The United States entered the World Intellectual Property Organization (WIPO) convention by way of a WIPO-Administered Treaty signed on July 14, 1967; ratified on May 25, 1970; coming into force on August 25, 1970. Source:
https://www.wipo.int/wipolex/en/treaties/ShowResults?treaty_id=1&code=US

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formalization of certain non-novel (exact) conformity science
(www.conformity.org) principles, concepts and core methods; developed,
formalized, regulatory-integrated, tested, commercialized, *de jure* US
National (Federal) Standards-integrated, and continual improved, a critical
and complex commerce and finance business application identified as a:

3.1. Peer-to-peer electronic (and obverse: non-electronic) finance system;

and subordinate,

3.1.1. Peer-to-peer electronic (and obverse: non-electronic) cash
system.

4. With over 22 years of correct and proper application of conformity science
principles, concepts and core methods, **a now-well-established paradigm is
created by Anoop Bungay which *reshapes human understanding* of how**

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an utmost standard of trust and efficiency-in-commerce is attained by:

4.1. Reducing undue risk

4.1.1. Through correct, proper and lawful use of certain proprietary goods and services borne of *conformity science*, source-identified by the well-known and world famous trademark:

4.1.1.1. BUNGAY INTERNATIONAL TECHNOLOGY
CONFORMITY OF ORGANIZATION AND
INDIVIDUAL NETWORK: **BITCOIN™**

4.2. Maintaining anonymity-through-privacy

4.2.1. Through correct, proper and lawful use of certain proprietary goods and services borne of *conformity science*,

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source-identified by the well-known and world famous
trademark:

4.2.1.1. BUNGAY INTERNATIONAL TECHNOLOGY

CRYPTOGRAPHICALLY-SECURED DATA OBJECT:

BITCRYPTDO™

4.3. **Creating consensus-standards-based, higher levels of distinctive
quality**

4.3.1. Through correct, proper and lawful use of certain proprietary
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4.3.1.1. BUNGAY LOGIC AND ORDER CONFORMITY

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KERNEL; CYBER/NON-CYBER HARMONIZED
ARTIFICIAL/NON-ARTIFICIAL INTELLIGENT
NETWORK: **BLOCKCHAIN™**

4.4. Not a complete list.

within any “transaction-in-consideration-of-value”, namely, economic, government or academic, undertaken between individuals or organizations, by establishing and enforcing certain and specific “rules-of-operation” (protocols/algorithms) at a peer-to-peer level.

5. Apart from serving as system-network operator (SYSNETOP™) of the 22+ year old, “regulatory-agnostic²⁷” (regulatory-free-trading, -exempt or

²⁷ Defined by Anoop Bungay as: to be subject to regulation or independent of regulation by a first-party (self), second-party (industry) or third-party (government).

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-integrated), “technology-agnostic²⁸”, “platform-agnostic²⁹”, consumer-safe, errors and omission insured, OFFICIAL AUTHENTIC ORIGINAL OAO™ brand of BITCOIN™ conformity system-network (utility token system-network service), globally accessible by billions of users via a global computer network, Anoop Bungay works to advance society’s (government, industry, academia and the general population) understanding of this uniquely 21st century, non-novel (exact) transformational paradigm and its benefits to governments, industry, academia and consumers, world-wide through higher-level quality-based education courses and programs (which meet or exceed US Department of Education (DOE) quality standards³⁰)

²⁸ Defined by Anoop Bungay as: Independent of any singular technology; computer, hardware, software, or other technology, electronic (virtual) or non-electronic (physical; real world)

²⁹ Defined by Anoop Bungay as: Independent of any singular method or process of delivery or transmission or manufacture of a good or service.

³⁰ Bungay, Anoop. (2019). *Teaching Harvard & All Higher-Level, Accredited/Accredited Class®, Regulated, Vocational, Academic, Research, Development (HARVARD) Class Organizations World-Wide: True "Principles of BlockChain"™* Calgary, Alberta: MQCC™ Money Quality

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(ACCREDITED CLASS™)) for organizations, corporations, government, individuals, schools, colleges and universities, world-wide.

6. Most relevant here, is that **mainstreet consumers, investors, and regulators are losing money, peace of mind and confidence because of a clear misunderstanding of the actual nature, quality and character of what is generically known as "crypto", in both its regulatory-integrated form and free-trading form. 22 years of history does not lie.**

7. On December 6, 2019, 12:04 PM, Anoop Bungay sent an invitation, on a peer-to-peer basis, to the past Chairman of the Securities and Exchange Commission (SEC; the Plaintiff) and offering an opportunity for the **SEC to collaborate with Anoop Bungay** to help industry participants and stakeholders (regulators regulatees and mainstreet consumers) discover and

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attain “*Minimum International Academic Standards*”; see Amicus Curiae for the Exhibits.

7.1. At the time of sending the invitation, (December 6, 2019) consumers had lost 71.86%³¹ of their investment in what is fairly, reasonably, correctly and properly described as “fake, counterfeit, pirated, non-standard/standardless, volatile; not-fit-for-purpose, -function or -use; **untraceable to original manufacturer** (or creator); experimental³² or simply non-conforming ‘bitcoin’.

7.2. As of January 13, 2023, consumers have lost 65.14% of value.

7.3. Historically, both regulated and free-trading securities tokens created

³¹ <https://www.in2013dollars.com/bitcoin-price>

³² Bitcoin v0.1 released; Satoshi Nakamoto satoshi at vistomail.com Thu Jan 8 14:27:40 EST 2009; The software is still alpha and experimental. There's no guarantee the system's state won't have to be restarted at some point if it becomes necessary, Metzger-Dowd Source: cryptography -- The Cryptography and Cryptography Policy Mailing List <https://www.metzdowd.com/pipermail/cryptography/2009-January/014994.html>

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from OFFICIAL AUTHENTIC ORIGINAL OAO™ brand of
 BITCOIN™ conformity system-network (utility token
 system-network service), globally accessible by billions of users via a
 global computer network, generates:

- 7.3.1. Zero beta (market volatility)
- 7.3.2. Continuous positive returns
- 7.3.3. A hedge against inflation
- 7.3.4. Encapsulates (stores) economic value

See **Exhibit 5 in the AMICUS CURIAE OF ANOOP BUNGAY.**

8. While the Plaintiff might have successful arguments against the Defendant and the Defendant might have successful arguments against the Plaintiff, the documents filed into the Courts to indicates that neither party appears to

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possess a historically accurate understanding of the history, origins, nature, quality and character of 22+ years of successful, well-developed, regulatory-integrated and free-trading, “crypto” operations. After 22+ years of proof, it is clear that this knowledge gap is causing harm to trusting, untrained consumers, mainstreet investors and industry participants: regulators, regulatees and intermediaries.

8.1. For example; some organizations present themselves as a pioneering "crypto exchange" platform . The historical, unopposed, incontestable reality based on over 17 years of continuous commercial use-in-commerce and 15+ years of US National (Federal) Standards integration, is that the first (original or originating) "crypto exchange" platform was created at least as early as April 9, 2005 and established the nature, quality and character standard for commercially-safe,

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consumer-safe, "regulatory adaptive"³³ operative protocol which inherently REDUCES RISK by reducing volatility in financial transactions by localizing, identifying then mitigating risk at a peer-to-peer scale. In the event of an error or omission or nonconformity (defect), the traceable nature of the processes allow for efficient investigation and corrective action. History and financial loss of hundreds of billions of dollars to inexperience and untrained governments, companies and mainstreet investors proves that the "common" understanding of what is the correct and proper: nature, quality, character, feature, purpose, function, use, extent or characteristics of "crypto" that is traded on an 'exchange' is at best incorrect or incomplete and at worse, historically or functionally false

³³ Anoop Bungay invented and successfully pioneered commercialization of the non-novel (exact) conformity science-based, quantum-unified artificial intelligent, process, formula or function known as the "regulatory adaptive protocol" algorithm.

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and misleading. For example, from day 1 (at least as early as April 9, 2005 at the URL www.privatelender.org, the underlying processes that the designation or term "crypto" actually or ostensibly represents, conducts its “crypto exchange” activity at a **true peer-to-peer scale**, which means that outside market forces (3rd party forces) have no (zero) influence on any given peer-to-peer transaction, so a variance in value (volatility, market risk; beta) does not exist. So while some “crypto exchanges” may be trading in “objects” that are designated by the term "crypto", given that the historical record, such "objects" are inherently volatile in economic value so it is fair and reasonable to conclude that such “objects” traded on a “crypto exchange” do not conform to the originating nature, quality and character standards established by Anoop Bungay through creation of the world's first peer-to-peer electronic (and non-electronic) finance

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system and subordinate peer-to-peer electronic (and non-electronic) cash system. To reiterate an earlier passage, the originating PRIVATELENDER.org system-network is BOTH inherently fiat-integrated so there is no need "third-party regulatory supervision of a conversion process into fiat" AND a function of "barter" --- exchanging tokens, both digital form (virtual) and physical form (real world), for value between at most two parties, on a direct or peer-to-peer basis.

9. Further, after 22+ years of successful operation, Anoop Bungay has developed hundreds of consumer safety devices designed to protect consumers, governments, industry and investors by providing a means to differentiate - at a prima facie basis -- standards-based good quality and safe 'crypto' from non-standards-based 'crypto'; the Court needs to be aware of

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this.

9.1. A partial list of consumer safety devices includes a high-value suite of source identifiers (trademarks, brand names), including:

9.1.1. · FATHER OF BITCOIN®

9.1.2. · MQCC BUNGAY: OFFICIAL AUTHENTIC ORIGINAL

BITCOIN® REGISTERED TO ISO 9001:2000, ISO

9001:2008 AND THE RISK-BASED ISO 9001:2015

CONTINUOUSLY SINCE AT LEAST AS EARLY AS MAY

9, 2008 AND TRUSTED BY THE UNITED STATES (US)

GOVERNMENT, THE US GENERAL SERVICES

ADMINISTRATION (GSA), US DEPARTMENT OF

DEFENSE (DOD) AND NATIONAL AERONAUTICAL AND

SPACE ADMINISTRATION (NASA)TM

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- 9.1.3. · FATHER OF BLOCKCHAIN®
- 9.1.4. · FATHER OF CRYPTO®
- 9.1.5. · FATHER OF METAVERSE™
- 9.1.6. · THE GLOBAL STANDARD FOR CRYPTO®
- 9.1.7. · THE GLOBAL STANDARD FOR BLOCKCHAIN®
- 9.1.8. · BLOCKCHAIN FOR LAWYERS™
- 9.1.9. · CRYPTO FOR LAWYERS™
- 9.1.10. · METAVERSE FOR LAWYERS™
- 9.1.11. · BLOCKCHAIN FOR POLICY MAKERS™
- 9.1.12. · CRYPTO FOR POLICY MAKERS™
- 9.1.13. · PRINCIPLES OF BLOCKCHAIN™
- 9.1.14. · CRYPTO, BITCOIN, BLOCKCHAIN AND METAVERSE
FOR ELECTED OFFICIALS AND REGULATORY BODIES;
REGULATORY PROFESSIONALS™

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- 9.1.15. · BUNGAY INTERNATIONAL TECHNOLOGY

CONFORMITY OF ORGANIZATION AND INDIVIDUAL

NETWORK: BITCOIN™; The World's First Utility Token™
- 9.1.16. · BITMORTGAGE®; The World's First Securities Token™
- 9.1.17. · PROFESSIONAL BITCOINEER (P. BTCR.)®
- 9.1.18. · PROFESSIONAL BLOCKCHAINER (P. BCR.)®
- 9.1.19. · BITCOINPEDIA®
- 9.1.20. · BLOCKCHAINPEDIA®
- 9.1.21. · BUNGAY LOGIC AND ORDER CONFORMITY KERNEL;

CYBER/NON-CYBER HARMONIZED

ARTIFICIAL/NON-ARTIFICIAL INTELLIGENT

NETWORK: BLOCKCHAIN™ trademark brand quality

management system
- 9.1.22. · OFFICIAL AUTHENTIC ORIGINAL OAO™

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- 9.1.23. · WORLD BLOCKCHAIN DAY®
- 9.1.24. · WORLD CRYPTO DAY®
- 9.1.25. · FATHER OF FINTECH™
- 9.1.26. · FATHER OF CONFORMITYTECH™
- 9.1.27. · FATHER OF SYSTEMS-LEVEL AI (Artificial Intelligence)™; SL-AI™
- 9.1.28. · FATHER OF SYSTEMS-LEARNING AI (Artificial Intelligence)™; SLr-AI™
- 9.1.29. · FATHER COMMERCIALIZED QUANTUM COMPUTING CQC™
- 9.1.30. · BLOCKCHAIN HALL OF FAME®
- 9.1.31. · ACCREDITED CLASS®
- 9.1.32. · FATHER OF FREE TRADING SECURITIES™
- 9.1.33. · FATHER OF DEFI™

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9.1.34. · FATHER OF NON-BANK FINANCIAL CREDIT

INTERMEDIATION™

9.1.35. · FATHER OF RISK-BASED FINANCE™

9.1.36. · FATHER OF NET ZERO-CARBON REDUCING

INNOVATIVE FINANCE™

not a complete list of goods and services source-identified by proprietary trademark brand names.

10. For these reasons, Anoop Bungay respectfully requests leave to file an amicus brief in order to show the court what 22+ years of regulatory-integrated securities-regulated and free trading crypto is -- by the person who started it all (with a little help from my computer programmer elder brother, Santosh (WIZGOD®) K. Bungay).

Respectfully submitted,

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/s/ Anoop Bungay

Amicus Curiae

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CERTIFICATE OF SERVICE

I hereby certify that on this 20th day of January 2023, a true and correct copy of the foregoing was emailed to the *Pro Se* team of the United States District Court for the Southern District of New York via electronic mail system to:

Temporary_Pro_Se_Filing@nysd.uscourts.gov.

/s/ Anoop Bungay

Amicus Curiae

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CERTIFICATE OF CONFORMITY

In conformity to MQCC® Standards; I hereby certify that the total number of words in this document is 39776.

It is certified that the body of this brief has been prepared in a proportionally spaced typeface using Google Workspace in 14-point Times New Roman and the footnotes are printed in 12-point Times New Roman.

Dated: Jan 20, 2023
Calgary, Alberta, Canada

/s/ Anoop Bungay

Amicus Curiae

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IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF NEW YORK

Plaintiffs,

 ν

Ripple Labs Inc., (RLI),

Defendants.

Case No.: 1:20-cv-10832

BRIEF AMICUS CURIAE OF ANOOP K. BUNGAY
IN SUPPORT OF **NEITHER** PLAINTIFF (SEC) **NOR** DEFENDANT (RLI)

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AMICUS CURIAE of ANOOP K. BUNGAY

Jan 12, 2023

Good day Judge Torres,

1. Anoop Bungay is my name (I am NOT a lawyer); this MOTION FOR LEAVE message (prepared within a quantum unified³⁴, quality managed environment and on a *pro se* basis) contains *certain* transparent, traceable, verifiable, immutable, non-repudiable, non-trivial, historic and memorialized *facts*, which are relevant to your case³⁵.
2. Facts that possess either an:

³⁴ *Quantum unified* is a concept system within the non-novel (exact) science field of conformity or conformity science; formalized by Anoop Bungay; learn more at www.conformity.org.

³⁵ 1:20-cv-10832; Source: PACER <https://pcl.uscourts.gov/pcl/index.jsf>; or Court Listener: <https://www.courtlistener.com/docket/19857399/securities-and-exchange-commission-v-ripple-labs-inc/>

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- 2.1. “informational” nature, quality and character; or,
- 2.2. “critical and complex” nature, quality and character.
3. This message containing certain facts is for the benefit of:
 - 3.1. you;
 - 3.2. your Court;
 - 3.3. the Plaintiffs;
 - 3.4. the Defendants;
 - 3.5. all professionals that are involved and who might owe a actual or constructive fiduciary standard of care to their respective organizations; or, are insured by a property and casualty (P&C)

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insurance company³⁶, specifically by a directors and officers (D&O) insurance policy or an errors and omissions (E&O) insurance policy, for professional services rendered;

3.6. all elected and appointed officials, legislators, policymakers, regulators and law enforcement officers;

3.7. millions of New York residents who look to the New York court “system”³⁷ (including the Southern District of New York; SDNY) for leadership in matters arising out of conflict in matters pertaining to commercial activity; the hundreds of millions of “mainstreet” United States (US) citizens and residents who are looking at this case as a

³⁶ New York State, Department of Financial Services; List of Insurance Companies; Source: <https://myportal.dfs.ny.gov/web/guest-applications/ins.-company-search>

³⁷ Combination of interacting elements organized to achieve one or more stated purposes. United States National Institute of Standards and Technology (NIST) SP 800-37 Rev. 2 from ISO/IEC 15288; Source: <https://csrc.nist.gov/glossary/term/system>

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point of reference for future business decisions; and,

3.8. billions of non-US persons and foreign direct investors and foreign indirect investors into the US economy, who are also looking at this case as a point of reference for future business decisions.

4. Your independent research from both official United States (US) government information sources and unofficial public (electronic (internet)/non-electronic (paper) information sources, will prove to you (beyond a fair and reasonable standard of doubt) that yours sincerely, namely, Anoop Bungay, is the person in the role of either sole proprietor or Chief Executive Officer (CEO), leading one or more organizations, who, between at least as early as August 14, 2001 and as early as April 9, 2005, introduced to the “world”, a “*world’s first*”:

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4.1. Peer-to-peer³⁸ electronic³⁹ (and obverse: non-electronic⁴⁰) finance⁴¹

system; and subordinate,

4.1.1. Peer-to-peer electronic (and obverse: non-electronic) cash

system.

4.2. The primary finance system possesses a higher-level (meta)

multivariate nature, quality and character which is designed to go

³⁸ The terminological phrase “peer to peer” is synonymous with the following acronyms, terms or terms of art: “P2P”, “Private”, “Crypto”, “Secret”, “Shadow”; Source: Anoop Bungay and the International Peer-to-Peer (P2P) & Private Finance Association (www.ip2pfa.org)

³⁹ The term “electronic” is synonymous with the following terms or terms of art: “binary digit”, “hot”, “non-physical”, “virtual”; Source: Anoop Bungay or www.thesaurus.com

⁴⁰ The term “non-electronic” is synonymous with the following terms or terms of art: “non-binary digit”, “cold”, “physical”, “non-virtual”, “real world”; Source: Anoop Bungay or www.thesaurus.com

⁴¹ The term “finance” represents an industry group identified by the United States Government (The White House: Office of Management and Budget (OMB)) pursuant to development of the North American Industry Classification System (NAICS). Finance is found and defined in within the classification as Sector 52 Finance and Insurance—Activities of this sector involve the creation, liquidation, or change in ownership of financial assets (financial transactions) and/or facilitating financial transactions; Source: <https://www.census.gov/naics/?58967?yearbck=2022>

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beyond (meta) traditional commerce transactions by enabling *lawful* **commerce transactions of economic value** to be conducted privately⁴² (secretly, anonymously) between at most two parties (peers) on a first-party (peer-to-peer) basis; within a wider, federation of systems⁴³ -based platform; using a secured method of communication, (cryptographically secured communication by means including password protection, for electronic means of communication (by way of global computer network) and secret code-based or direct communication, for means of physical (real world) communication); without the involvement of third parties including:

4.2.1. Banks (central, federally regulated or non-federally regulated)

⁴² The term “private” is synonymous with terms of art including: “Crypto”, “Secret”, “Shadow”; Source: Anoop Bungay and the International Peer-to-Peer (P2P) & Private Finance Association (www.ip2pfa.org)

⁴³ MQCC® www.mqcc.org to learn more about the MQCC® decentralized (without central quality, command and control) processes; country.mqcc.org

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4.2.2. Credit intermediaries (brokers, agents)

4.2.3. Government regulatory bodies

4.2.4. Lawyers, Solicitors, Notaries, Attorneys, Barristers

4.2.5. Title insurance organizations

4.2.6. Escrow organizations

4.2.7. Property insurance organizations

4.2.8. Asset valuation organizations

4.2.9. Not a complete list

4.3. The essential design, use, purpose, feature, function of the
peer-to-peer electronic (and obverse: non-electronic) finance system,
is to:

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- 4.3.1. Empower traditionally unbanked/unbankable organizations or individuals to access vital financial capital when traditional capital sources say “no”;
- 4.3.2. Improve efficiency and timing of delivery of cash (\$) from one party to another within a higher-quality system-network without the involvement of central, controlling sources including:
 - 4.3.2.1. Banks
 - 4.3.2.2. Lawyers
 - 4.3.2.3. Title insurers
 - 4.3.2.4. Escrow agents
 - 4.3.2.5. Not a complete list

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- 4.3.3. Provide a means for the store of economic value;
- 4.3.4. Fully eliminate economic volatility caused by exposure to secondary (public) market forces; peer-to-peer inherently means ‘at most two parties’ and no more, so removal of public market ‘beta⁴⁴’ (market risk) is inherent;
- 4.3.5. Not a complete list.
- 4.4. The essential design, use, purpose, feature, function of the peer-to-peer electronic (and obverse: non-electronic) finance system is achieved through **correct and proper** integration and leverage of applications of the concepts, principles and core methods borne of non-novel (exact) conformity science (www.conformity.org) within archaic (20th century; classical computing and processing-based)

⁴⁴ Beta is a measure of volatility; Source: Financial Industry Regulatory Authority (FINRA) Inc. <https://www.finra.org/investors/investing/investing-basics/volatility>

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business practices in order to upgrade and transform the archaic
business practices and create modern, 21st century business practices
which - among other material benefits - materially reduce risk
(financial, regulatory, legal, reputation) caused by errors, omissions,
wilful blindness, system breakdowns, process breakdowns,
incompetence; poor quality, command and control processes;
ineffective supervision; not a complete list.

4.4.1. Some of the applications of concepts, principles and core
methods borne of non-novel (exact) conformity science
(www.conformity.org), resulted in the creation (invention) of
one or more novel, non-obvious and useful applications or
processes, including genus, species, category, or class⁴⁵ of

⁴⁵ United States Patent and Trademark Office (USPTO): Trademark Manual of Examining Procedure

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goods or services, generally named and described as:

- 4.4.1.1. Generic name: UTILITY TOKEN SERVICE: A specific, substantial and credible⁴⁶ method for creating a “**utility token (electronic token or physical token) system-network service**” process that allows for the design, development, regulatory-integration, *de jure* National (federal) Standards-integration, testing, manufacturing, distribution, quality management and continual improvement of “applications of a **useful** nature, quality or character” or utility applications; in

July 2022; Source:

<https://tmep.uspto.gov/RDMS/TMEP/current#/result/TMEP-1200d1e7241.html?q=genus%20specie&ccb=on&ncb=off&icb=off&fcb=off&ver=current&syn=or&results=compact&sort=relevance&cnt=100&index=6>

⁴⁶ United States Patent and Trademark Office (USPTO): 2107 Guidelines for Examination of Applications for Compliance with the Utility Requirement [R-11.2013]; Source: <https://www.uspto.gov/web/offices/pac/mpep/s2107.html>

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order to complete a purpose or function, either governance, management, operational or otherwise; for both peer-to-peer and non-peer-to-peer transactional purposes.

4.4.1.1.1. The resulting output may be fungible or non-fungible in nature, quality or character.

4.4.1.1.2. Some specific examples of utility token services include:

4.4.1.1.2.1. Proof Tokens

4.4.1.1.2.1.1. Proof of Work

4.4.1.1.2.1.2. Proof of Authenticity

4.4.1.1.2.1.3. Proof of Quality

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4.4.1.1.2.1.4. Proof of Conformity (compliance is a deprecated term⁴⁷)

4.4.1.1.2.2. Not a complete list of utility token services.

4.4.1.2. Generic name: SECURITIES TOKEN SERVICE: A specific, substantial and credible method for creating a “**securities token (electronic token or physical token) system-network service**” process that allows for the design, development, regulatory-integration, *de jure*

⁴⁷ Conformity is a term that replaces the term compliance; this is in accordance with International Standards to which the US Government is a party, namely, the International Organization for Standardization (ISO); conformity: fulfillment of a requirement (3.6.4); Note 1 to entry: In English the word “conformance” is synonymous but deprecated. In French the word “compliance” is synonymous but deprecated. Note 2 to entry: This constitutes one of the common terms and core definitions for ISO management system standards given in Annex SL of the Consolidated ISO Supplement to the ISO/IEC (International Electrotechnical Commission) Directives, Part 1. The original definition has been modified by adding Note 1 to entry. Source: ISO 9000:2015(en) Quality management systems — Fundamentals and vocabulary; <https://www.iso.org/obp/ui/#iso:std:iso:9000:ed-4:v1:en>

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National (federal) Standards-integration, testing, manufacturing, distribution, quality management and continual improvement of “applications of a **financial** nature, quality or character” or securities applications; in order to complete the purpose or function of creating an object (electronic token or physical token) of economic (\$), monetary (\$) or cash (\$) value or other value (including currency (\$) equivalent, barter value); for both peer-to-peer and non-peer-to-peer transactional purposes.

4.4.1.2.1. The resulting output may be fungible or non-fungible in nature, quality or character.

4.4.1.2.2. Some specific examples of securities token services include:

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4.4.1.2.2.1. Loan Tokens

4.4.1.2.2.2. Mortgage Tokens

4.4.1.2.2.3. Credit Facility Tokens

4.4.1.2.2.4. Monetary or Financial Instrument (fiat or non-fiat) Tokens

4.4.1.2.2.5. Payment Systems Tokens (fiat or non-fiat)

4.4.1.2.3. Not a complete list of securities tokens.

4.4.1.3. Not a complete list of applications of concepts, principles and core methods borne of non-novel (exact) conformity science (www.conformity.org), resulting in the creation (invention) of one or more novel, non-obvious and useful applications or processes, including the above genus,

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species, category, or class of goods or services.

5. In accordance with 18 USC Ch. 90: PROTECTION OF TRADE SECRETS⁴⁸ for over 22 years (since at least as early as August 14, 2001 to present day (January 12, 2023), as the owner⁴⁹ of a vast intellectual property portfolio which forms the foundation of the peer-to-peer electronic (and obverse: non-electronic) finance system and subordinate peer-to-peer electronic (and obverse: non-electronic) cash system, I have independently and continuously derived economic value, actual or potential, from my intellectual property remaining a trade secret and not being generally known to, and not being readily ascertainable through proper means by, another person who can obtain economic value from the disclosure or use of the intellectual property;

⁴⁸ US House of Representatives, Office of the Law Revision Counsel;
<https://uscode.house.gov/view.xhtml?path=/prelim@title18/part1/chapter90&edition=prelim>

⁴⁹ Ibid. the term "owner", with respect to a trade secret, means the person or entity in whom or in which rightful legal or equitable title to, or license in, the trade secret is reposed;

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as such, of the past 23 years I have taken reasonable measures to maintain the sources, methods and trade secrets⁵⁰ remain confidential; and to be made available to authorized persons and organizations through an intellectual property licensing agreement or similar agreement; along with provisions of ongoing quality management in order to assure conformity to required standards.

6. Electronically, this “world’s first” peer-to-peer electronic (and obverse: non-electronic) system is globally accessible on the internet by billions of consumers of financial services, world wide - since at least as early as April

⁵⁰ Ibid. the term "trade secret" means all forms and types of financial, business, scientific, technical, economic, or engineering information, including patterns, plans, compilations, program devices, formulas, designs, prototypes, methods, techniques, processes, procedures, programs, or codes, whether tangible or intangible, and whether or how stored, compiled, or memorialized physically, electronically, graphically, photographically, or in writing...

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9, 2005⁵¹ - at the uniform resource locator⁵² (URL) www.private lender.org;

6.1.1. The words “private lender” are component parts of a

distinctively world famous, well-known consumer protection

device⁵³ known as a trademark (or brand name); namely,

PRIVATELENDER.org: PRIVATE LENDING

⁵¹ See the Internet Corporation for Assigned Names and Numbers (ICANN) WHOIS protocol database at: <https://lookup.icann.org/en>

⁵² The uniform resource locator standard (for the internet) was developed and proposed as early as 1994 by the Internet Engineering Task Force (IETF) Network Working Group team of Berners-Lee, Masinter & McCahill; Source: RFC 1738: Uniform Resource Locators (URL): <https://tools.ietf.org>; <https://www.rfc-editor.org/rfc/rfc1738>

⁵³ Justice Binnie, J. of the SUPREME COURT OF CANADA in *Mattel, Inc. v. 3894207 Canada Inc.*, [2006] 1 S.C.R. 772, 2006 SCC 22, states: “...*whatever their commercial evolution, the legal purpose of trade-marks continues (in terms of s. 2 of the Trade-marks Act, R.S.C. 1985, c. T-13) to be their use by the owner “to distinguish wares or services manufactured, sold, leased, hired or performed by him from those manufactured, sold, leased, hired or performed by others”.* It is a guarantee of origin and inferentially, an **assurance** to the **consumer** that the **quality** will be what he or she has come to associate with a particular trade-mark (as in the case of the mythical “Maytag” repairman). It is, in that sense, **consumer protection legislation**.” Source: Canlii: <https://www.canlii.org/en/ca/scc/doc/2006/2006scc22/2006scc22.html>

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NETWORK™/®⁵⁴

7. The organizations⁵⁵ that created the foregoing innovations, or are related to the commercialization and management of the foregoing innovations, include:

7.1. Anoop Bungay (personally)

7.1.1. Based in Calgary, Alberta, Canada

7.2. Bungay International Inc.

7.2.1. Bungay Consulting Group (a division)

⁵⁴ World Intellectual Property Organization (WIPO); Global Brands Database: https://branddb.wipo.int/en/quicksearch?by=brandName&v=&start=0&_id=1673546921614; Brand name: privatelender

⁵⁵ In accordance with the risk-based US National (Federal) Standard, ISO 9001:2015, the term “organization” is defined as: organization: person or group of people that has its own functions with responsibilities, authorities and relationships to achieve its objectives. ISO 9000:2015(en) Quality management systems — Fundamentals and vocabulary. Source: <https://www.iso.org/obp/ui/#iso:std:iso:9000:ed-4:v1:en>

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7.2.1.1. Incorporated in Calgary, Alberta, Canada on November 7, 2002.

7.3. MortgageQuote Canada Corp. (MQCC®)

7.3.1. Incorporated in Calgary, Alberta, Canada on September 16, 2006; with extra provincial operations in British Columbia and Ontario.

7.4. MQCC Bungay International LLC

7.4.1. Formed in Wyoming, USA on November 11, 2019; with offices in Washington, DC.

8. United States *de jure* National (Federal) Standards Integration Timeline:

8.1. While the discovery, development and commercialization of the underlying work which led to the creation of both the peer-to-peer

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electronic (and obverse: non-electronic) finance system; and

subordinate, peer-to-peer electronic (and obverse: non-electronic) cash

system is traceable to the work of Anoop Bungay (with a little help

from object oriented programming paradigm (C++) computer

programmer and elder brother, Santosh (WIZGOD®) Kumar Bungay)

between at least as early as August 14, 2001 and April 9, 2005, at

least as early as May 9, 2008, the **commercialized**

regulatory-integrated utility token system-network service and

commercialized **regulatory-integrated**, securities token

system-network service was registered to the United States *de jure*

National (Federal) Standards, namely, ISO 9001:2001 and subsequent

standards: ISO 9001:2008 and the risk-based ISO 9001:2015.

8.2. Recognized by the U.S. Code of Federal Regulations, to be safe,

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reliable, good and trustworthy for critical and complex business processes and **trusted by** government agencies including the United States General Services Administration (GSA), the United States Department of Defense (DOD) and the National Aeronautics and Space Administration (NASA) for reducing risk and assuring conformity to higher (meta) levels of quality standards for critical and complex matters.

9. Consumers in the Southern District of New York (SDNY) jurisdiction who are keen to learn correct, proper and historically accurate and high-quality information and knowledge from an authoritative source, are able to rely on Anoop Bungay's extensive consumer protection devices, in the form of distinctive trademark source identifiers, in order to identify on an at-a-glance basis and distinguish an Anoop Bungay authorized, high-quality

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“authoritative source” versus on that does not conform to the Anoop Bungay higher-level quality standards, including:

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- MQCC BUNGAY: OFFICIAL AUTHENTIC ORIGINAL

BITCOIN® REGISTERED TO ISO 9001:2000, ISO 9001:2008 AND THE RISK-BASED ISO 9001:2015 CONTINUOUSLY SINCE AT LEAST AS EARLY AS MAY 9, 2008 AND TRUSTED BY THE UNITED STATES (US) GOVERNMENT, THE US GENERAL SERVICES ADMINISTRATION (GSA), US DEPARTMENT OF DEFENSE (DOD) AND NATIONAL AERONAUTICAL AND SPACE ADMINISTRATION (NASA)™

- FATHER OF BLOCKCHAIN®
- FATHER OF CRYPTO®

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- CRYPTO FOR LAWYERS™
- METAVERSE FOR LAWYERS™
- BLOCKCHAIN FOR POLICY MAKERS™
- CRYPTO FOR POLICY MAKERS™
- PRINCIPLES OF BLOCKCHAIN™
- CRYPTO, BITCOIN, BLOCKCHAIN AND METAVERSE FOR
ELECTED OFFICIALS AND REGULATORY BODIES;
REGULATORY PROFESSIONALS™
- BUNGAY INTERNATIONAL TECHNOLOGY CONFORMITY OF
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- BITMORTGAGE®; The World's First Securities Token™
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- PROFESSIONAL BLOCKCHAI NEER (P. BCR.)®
- BITCOINPEDIA®
- BLOCKCHAINPEDIA®
- BUNGAY LOGIC AND ORDER CONFORMITY KERNEL;

CYBER/NON-CYBER HARMONIZED

ARTIFICIAL/NON-ARTIFICIAL INTELLIGENT NETWORK:

BLOCKCHAIN™ trademark brand quality management system

- OFFICIAL AUTHENTIC ORIGINAL OAO™
- WORLD BLOCKCHAIN DAY®
- WORLD CRYPTO DAY®
- FATHER OF FINTECH™

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SL-AI™
- FATHER OF SYSTEMS-LEARNING AI (Artificial Intelligence)™;
SLr-AI™
- FATHER COMMERCIALIZED QUANTUM COMPUTING CQC™
- BLOCKCHAIN HALL OF FAME®
- ACCREDITED CLASS®
- FATHER OF FREE TRADING SECURITIES™
- FATHER OF DEFI™
- FATHER OF NON-BANK FINANCIAL CREDIT
INTERMEDIATION™
- FATHER OF RISK-BASED FINANCE™
- FATHER OF NET ZERO-CARBON REDUCING INNOVATIVE

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- 9.1. not a complete list of higher-level quality managed goods and services source-identified by proprietary trademark brand names.
10. More than mere formations of characters into words, a source identifier brand name (trademark), as opined by Justice Binnie, J. of the SUPREME COURT OF CANADA in *Mattel, Inc. v. 3894207 Canada Inc.*, [2006] 1 S.C.R. 772, 2006 SCC 22, serves as a consumer protection device. Justice Binnie states: states: “...*whatever their commercial evolution, the legal purpose of trade-marks continues (in terms of s. 2 of the Trade-marks Act, R.S.C. 1985, c. T-13) to be their use by the owner “to distinguish wares or services manufactured, sold, leased, hired or performed by him from those manufactured, sold, leased, hired or performed by others”.* It is a guarantee

MQCC® Meta Quality Conformity Control Organization Incorporated as MortgageQuote Canada Corp.

Head Office: 548 Rundleridge Drive NE, Calgary, Alberta,
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An ISO 9001:2015 Registered Company.
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Bungay International Inc.

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*of origin and inferentially, **an assurance to the consumer that the quality** will be what he or she has come to associate with a particular trade-mark (as in the case of the mythical “Maytag” repairman). It is, in that sense, **consumer protection legislation.**”⁵⁶*

10.1. It is not enough to be an OWNER of a trademark; one must also be concerned about “*exercising sufficient control and supervision of the nature and quality of the goods and services to which the mark is applied*”⁵⁷ when used-in-commerce. Indeed, the United States Patent and Trademark Office USPTO states in the July 2022 Trademark Manual of Examining Procedure:

⁵⁶ *Mattel, Inc. v. 3894207 Canada Inc.*, [2006] 1 S.C.R. 772, 2006 SCC 22; Source: Canlii: <https://www.canlii.org/en/ca/scc/doc/2006/2006scc22/2006scc22.html>

⁵⁷ USPTO 1201.03(e) TMEP Trademark Manual of Examining Procedure; July 2022; License and Franchise Situations <https://tmap.uspto.gov/RDMS/TMEP/current#/result/TMEP-1200d1e466.html?q=the%20party%20who%20controls%20the%20nature%20and%20quality%20of%20the%20goods%20and%20services&ccb=on&ncb=off&icb=off&fcb=off&ver=current&syn=and&results=compact&sort=relevance&cnt=10&index=3>

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10.1.1. ...the key to ownership is the nature and extent of the control by the applicant over the nature and quality of the goods or services with which the mark is used.⁵⁸

10.1.2. In the United States of America, there is no greater *de jure*-recognized and trusted means of achieving sufficient and effective control of the nature and quality of a good or service than registration to the United States National (Federal) Standard, ISO 9001:2000 and subsequent standards, ISO 9001:2008 and the risk-based ISO 9001:2015. To reiterate: Anoop Bungay, creator of the world's one and only fully commercialized and insured peer-to-peer electronic finance system and subordinate peer-to-peer electronic cash system,

⁵⁸Ibid.

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registered to ISO 9001:2000 at least as early as May 9, 2008⁵⁹;

 six months before non-quality managed, non-commercialized,

 non-standard (standards-less), experimental, alpha state, volatile

 ‘bitcoin’ (crypto) was introduced by the person or persons

 known as: “Satoshi Nakamoto”.

10.2. There is a further concern with respect to the correct and proper understanding and use of correct and proper **terminology** and the distinction which distinguishes “distinctive” or fanciful, made-up terms versus formal abstractions of concepts into “descriptive” terms.

10.2.1. For instance, the distinctive, fanciful, made up word

 ‘BLOCKCHAIN™’ serves as a trademark of Anoop Bungay

 for a certain class of goods or services used-in-commerce.

10.2.2. It is a common (yet misplaced) understanding that the origins of

⁵⁹ Source: MQCC® www.mqcc.org.

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